

November 5, 2007

Quy Vuong
Campaign Finance Analyst
Reports Analysis Division
Federal Election Commission
999 E Street NW
Washington, DC 20463

Reference: Amended July Monthly Report (6/1/07 6/30/07), received 8/15/2007

Dear Quy Vuong:

Thank you for your letter dated November 2, 2007. ABA BankPac and the Maryland Bankers Association are affiliated federal PAC s and therefore inadvertently received contributions that exceeded the limit as outlined in the Act - 2 U.S.C 441a(f) and 11 CFR 110.1 (d) and 110.2(d). To resolve the matter ABA BankPac is refunding \$2,000 to Susquehanna Bancshares Inc. We are mailing by USPS under separate cover a photocopy of the refund check per your request.

Also, concerning our campaign contributions to Barney Frank for Congress, Baker for Congress Committee, Castle Campaign Fund, Friends of Jeb Hensarling, Brad Miller for United States Congress and Glacier PAC you listed C00001875, America s Community Bankers Political Action Committee (COMPAC), as an affiliated PAC of ABA BankPac. Our PACs are not affiliated and therefore ABA BankPac has not exceeded any campaign contribution limits as set forth in the Act 2 U.S.C 441a(a).

If you have any questions you may contact me at (202) 663-5115.

Sincerely,

Stephen Crochet
Associate Director, BankPac
